January 1 is right around the corner, and so is your opportunity to access quality health coverage in Maryland.

In order to have health coverage on January 1, 2014, you'll need to get started now and enroll by December 27.

But December 27 is not your last chance to get health coverage through www.MarylandHealthConnection.gov. Open enrollment continues through March 31, so if you enroll after December 27, you can still get coverage beginning on February 1 or later.

You may qualify for financial help to lower the cost of insurance, or be eligible for Medicaid, even if you never were before. If you already have Medicaid, you do not need to apply.

We have been busy making many improvements to the website, and you'll find faster speeds, easier navigation, and a smoother process. Visit MarylandHealthConnection.gov to get started, or to find help online, over the phone, or in person near you.

If you created an account but have not been able to complete your enrollment, you have the option to start a new application at www.MarylandHealthConnection.gov by clicking *"Enroll Online,"* logging in with your existing account information, and following the *"Click Here to Apply Now"* link on the starting page.

Here are your steps to get coverage:

1) Find out if you're eligible for cost-breaks on your insurance costs, or if you're eligible for Medicaid.

> If you're not, you can go directly to participating insurance companies purchase coverage, at the same prices for the same plans that you'll find at www.MarylandHealthConnection.gov.

> You can also browse plans and sample rates without entering any personal information.

2)   Create an account at MarylandHealthConnection.gov, or get help from a local consumer assistance organization or licensed insurance broker. Our call center is also available for assistance toll-free at 855-642-8572 (TTY 855-642-8573).

> If you may be eligible for Medicaid, visit a local Department of Social Services or health department to apply or create your account online.

3)   If your application shows you a message that you need to provide verification of your identity or income, fax needed documents to 855-642-8574 as soon as possible.

4)   Select a health plan.

> You can browse doctors and other health care providers to find out if they participate in certain health plans.
> If you enroll in Medicaid, you'll receive an enrollment packet in the mail to select your Managed Care Organization (MCO).

5)   Click the "Sign & Submit" button to complete your application

> (include screenshot graphic)

6)   Make your payment, if you enrolled in a qualified health plan. You'll receive a bill from your insurance company to complete your payment.

> If you can, pay electronically to make sure you can complete payment by Jan. 15 for coverage effective Jan. 1.

Got covered? Share your story and tell us how new coverage options will make a difference for you.